



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name CREDIT SUISSE HOLDINGS (USA), INC.

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 118,490,223

Peer Group Number: 1 Number in Peer Group: 128

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

- 1 Consolidated assets equal to or greater than \$10 billion
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- 7 Consolidated assets less than \$150 million (valid only prior to March 2003)
- 9 Atypical and second-tier holding companies

Mailing Address:

CREDIT SUISSE HOLDINGS (USA), INC.

11 MADISON AVENUE

NEW YORK, NY 10010

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	348,890	900,818	1,023,512	969,224		-61.27	
Income from lease financing receivables.....	0	0	0	0			
Fully taxable income on loans and leases.....	348,890	900,818	1,023,512	969,224		-61.27	
Tax-exempt income on loans and leases.....	0	0	0	0			
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	348,890	900,818	1,023,512	969,224		-61.27	
Investment interest income (tax equivalent).....	153	437	390	1,570		-64.99	
Interest on balances due from depository institutions.....	471,627	644,784	690,568	556,732		-26.86	
Interest income on other earning assets.....	1,677,329	2,437,850	2,375,397	3,820,138		-31.20	
Total interest income (tax equivalent).....	2,497,999	3,983,889	4,089,867	5,347,664		-37.30	
Interest on time deposits of \$250K or more	0	0	0	0			
Interest on time deposits < \$250K.....	0	0	0	0			
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	0	0	0	0			
Interest on other borrowings and trading liabilities.....	2,643,045	4,129,808	4,216,479	4,758,359		-36.00	
Interest on subordinated debt and mandatory convertible securities	9,921	13,042	13,671	12,026		-23.93	
Total interest expense.....	2,652,966	4,142,850	4,230,150	4,770,385		-35.96	
Net interest income (tax equivalent).....	-154,967	-158,961	-140,283	577,279			
Non-interest income.....	6,872,548	5,812,403	6,377,805	4,622,070		18.24	
Adjusted operating income (tax equivalent)	6,717,581	5,653,442	6,237,522	5,199,349		18.82	
Overhead expense.....	6,034,013	5,721,315	5,564,410	5,940,485		5.47	
Provision for credit losses.....	11,566	1,060	-9,590	1,450			
Securities gains (losses)	0	0	0	0			
Other tax equivalent adjustments	0	0	0	0			
Pretax net operating income (tax equivalent).....	657,321	-22,854	682,702	-742,586			
Applicable income taxes	121,156	190,927	277,723	1,589,069		-36.54	
Tax equivalent adjustments	153	437	390	1,570		-64.99	
Applicable income taxes (tax equivalent).....	121,309	191,364	278,113	1,590,639		-36.61	
Minority interest	-1,754	4,900	5,802	13,454			
Net income before discontinued operations, net of minority interest	537,766	-219,118	398,787	-2,346,679			
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	537,766	-219,118	398,787	-2,346,679			
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	536,012	-214,218	404,589	-2,333,225			
Investment securities income (tax equivalent).....	153	437	390	1,570		-64.99	
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0			
Mortgage-backed securities	0	0	0	0			
All other securities	153	437	390	1,570		-64.99	
Cash dividends declared.....	703,800	900,000	300,000	0		-21.80	
Common	671,900	868,100	268,100	0		-22.60	
Preferred.....	31,900	31,900	31,900	0		0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent)
 Less: Interest expense
 Equals: Net interest income (tax equivalent)
 Plus: Non-interest income
 Equals: adjusted operating income (tax equivalent)
 Less: Overhead expense
 Less: Provision for credit losses
 Plus: Realized gains (losses) on held-to-maturity securities
 Plus: Realized gains (losses) on available-for-sale securities
 Plus: other tax equivalent adjustments
 Equals: Pretax net operating income (tax equivalent)

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Interest income (tax equivalent)	1.94	3.27	6	3.10	4	9	2.84	3.87	6	2.13	3.47	7			
Less: Interest expense	2.06	0.48	99	3.22	0.98	98	2.94	0.79	98	1.90	0.55	98			
Equals: Net interest income (tax equivalent)	-0.12	2.77	0	-0.12	3.01	0	-0.10	3.08	0	0.23	2.92	0			
Plus: Non-interest income	5.34	1.21	98	4.52	1.32	96	4.43	1.31	97	1.84	1.35	72			
Equals: adjusted operating income (tax equivalent)	5.22	4.04	89	4.39	4.41	50	4.34	4.46	45	2.07	4.33	1			
Less: Overhead expense	4.68	2.57	94	4.45	2.69	93	3.87	2.71	87	2.37	2.72	32			
Less: Provision for credit losses	0.01	0.51	1	0	0.15	8	-0.01	0.14	7	0	0.16	11			
Plus: Realized gains (losses) on held-to-maturity securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	17	0	0.01	35	0	0	50	0	0.01	34			
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	47			
Equals: Pretax net operating income (tax equivalent)	0.51	1.04	13	-0.02	1.56	1	0.47	1.57	3	-0.30	1.43	0			
Less: Applicable income taxes (tax equivalent)	0.09	0.23	15	0.15	0.36	6	0.19	0.33	13	0.63	0.55	62			
Less: Minority interest	0	0	3	0	0	81	0	0	84	0.01	0	85			
Equals: Net operating income	0.42	0.81	15	-0.17	1.19	2	0.28	1.24	2	-0.93	0.89	1			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	0.42	0.82	15	-0.17	1.19	2	0.28	1.24	2	-0.93	0.90	1			
Memo: Net income (last four quarters)	0.42	0.82	15	-0.17	1.19	2	0.28	1.24	2	-0.93	0.91	1			
Net income—BHC and noncontrolling (minority) interest	0.42	0.83	13	-0.17	1.20	2	0.28	1.25	2	-0.93	0.91	1			
Margin Analysis															
Average earning assets / Average assets	77.92	92.32	0	77.71	91.05	2	76.70	91.48	0	74.52	91.61	0			
Average interest-bearing funds / Average assets	49.89	64.06	6	51.37	65.57	7	53.58	65.56	10	54.01	65.75	11			
Interest income (tax equivalent) / Average earning assets	2.49	3.55	8	3.99	4.41	22	3.71	4.24	18	2.86	3.80	10			
Interest expense / Average earning assets	2.64	0.52	99	4.14	1.08	98	3.83	0.86	99	2.55	0.60	98			
Net interest income (tax equivalent) / Average earning assets	-0.15	3.01	0	-0.16	3.33	0	-0.13	3.38	0	0.31	3.19	0			
Yield or Cost															
Total loans and leases (tax equivalent)	2.76	4.27	3	7.51	5.09	94	7.26	4.95	94	4.69	4.52	66			
Interest-bearing bank balances	4.85	0.27	99	5.39	2.04	98	6.49	1.64	99	9.45	1.05	99			
Federal funds sold and reverse repos	0.94	0.68	73	1.61	2.44	22	1.54	2.17	18	1.23	1.41	50			
Trading assets	3.66	0.60	94	5.07	0.99	95	5.53	1.11	95	5.60	1.11	97			
Total earning assets	2.49	3.51	8	3.99	4.36	25	3.71	4.20	19	2.86	3.73	10			
Investment securities (tax equivalent)		2.25			2.76			2.68			2.47				
US Treasury and agency securities (excluding mortgage-backed securities)		1.75			2.32			2.05			1.62				
Mortgage-backed securities		2.05			2.61			2.50			2.23				
All other securities		3.24			4.06			4.20			3.66				
Interest-bearing deposits		0.53			1.10			0.81			0.49				
Time deposits of \$250K or more		1.42			1.96			1.44							
Time deposits < \$250K		1.36			1.82			1.29							
Other domestic deposits		0.36			0.93			0.67							
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	6.06	0.62	98	8.48	1.86	94	5.20	1.51	95	1.79	0.94	86			
Other borrowed funds and trading liabilities	2.59	1.50	89	4.21	2.38	96	3.85	2.28	95	2.78	1.77	87			
All interest-bearing funds	4.13	0.74	99	6.27	1.49	98	5.49	1.19	99	3.52	0.82	98			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	1,571,523	1,127,067	1,063,290	396,067			39.43	
Commercial and industrial loans	28,849	41,300	57,180	0			-30.15	
Loans to individuals	49,593	57,769	61,280	65,034			-14.15	
Loans to depository institutions and acceptances of other banks	318,247	525,904	574,502	536,726			-39.49	
Agricultural loans	0	0	0	0				
Other loans and leases	11,864,571	10,926,115	13,564,257	12,629,636			8.59	
Less: Unearned income	0	0	1,226	1,471				
Loans and leases, net of unearned income	13,832,783	12,678,155	15,319,283	13,625,992			9.11	
Less: Allowance for loan and lease losses	55,483	51,597	51,174	59,110			7.53	
Net loans and leases	13,777,300	12,626,558	15,268,109	13,566,882			9.11	
Debt securities that reprice or mature in over 1 year	0	0	0	0				
Mutual funds and equity securities	0	0	0	0				
Subtotal	13,777,300	12,626,558	15,268,109	13,566,882			9.11	
Interest-bearing bank balances	5,854,272	10,385,641	9,677,607	10,447,840			-43.63	
Federal funds sold and reverse repos	35,478,610	27,763,256	36,134,750	59,576,090			27.79	
Debt securities that reprice or mature within 1 year	0	0	0	0				
Trading assets	40,529,729	37,478,668	30,978,615	26,466,711			8.14	
Total earning assets	95,639,911	88,254,123	92,059,081	110,057,523			8.37	
Non-interest-bearing cash and due from depository institutions	743,212	1,036,134	867,631	1,048,522			-28.27	
Premises, fixed assets, and leases	1,688,903	1,677,095	1,086,582	1,024,481			0.70	
Other real estate owned	15,340	18,760	24,433	30,035			-18.23	
Investment in unconsolidated subsidiaries	279,388	305,771	377,297	514,412			-8.63	
Intangible and other assets	20,123,469	23,474,162	27,618,837	28,726,424			-14.27	
Total assets	118,490,223	114,766,045	122,033,861	141,401,397			3.25	
Quarterly average assets	131,253,341	123,240,350	134,241,847	228,263,274			6.50	
Average loans and leases (YTD)	12,639,980	11,997,887	14,106,356	20,680,450			5.35	
Memoranda								
Loans held-for-sale	1,371,130	1,014,056	1,122,484	398,399			35.21	
Loans not held-for-sale	12,461,653	11,664,099	14,196,799	13,227,593			6.84	
Real estate loans secured by 1–4 family	584,932	177,109	205,523	259,729			230.27	
Commercial real estate loans	986,591	949,958	857,767	136,338			3.86	
Construction and land development	0	0	0	0				
Multifamily	0	0	0	0				
Nonfarm nonresidential	986,591	949,958	857,767	136,338			3.86	
Real estate loans secured by farmland	0	0	0	0				
Total investment securities	0	0	0	0				
U.S. Treasury securities	0	0	0	0				
US agency securities (excluding mortgage-backed securities)	0	0	0	0				
Municipal securities	0	0	0	0				
Mortgage-backed securities	0	0	0	0				
Asset-backed securities	0	0	0	0				
Other debt securities	0	0	0	0				
Mutual funds and equity securities	0	0	0	0				
Available-for-sale securities	0	0	0	0				
U.S. Treasury securities	0	0	0	0				
US agency securities (excluding mortgage-backed securities)	0	0	0	0				
Municipal securities	0	0	0	0				
Mortgage-backed securities	0	0	0	0				
Asset-backed securities	0	0	0	0				
Other debt securities	0	0	0	0				
Mutual funds and equity securities	0	0	0	0				
Held-to-maturity securities appreciation (depreciation)								
Available-for-sale securities appreciation (depreciation)								
Structured notes, fair value	0	0	0	0				
Pledged securities	0	0	0	0				

Liabilities and Changes in Capital

	Dollar Amount in Thousands	Percent Change						
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Demand deposits	0	0	0	0	0			
NOW, ATS and transaction accounts	0	0	0	0	0			
Time deposits less brokered deposits) < \$250K.....	0	0	0	0	0			
MMDA and other savings accounts	0	0	0	0	0			
Other non-interest-bearing deposits.....	0	0	0	0	0			
Core deposits	0	0	0	0	0			
Time deposits of \$250K or more	0	0	0	0	0			
Foreign deposits	0	0	0	0	0			
Federal funds purchased and repos.....	5,240,939	5,684,239	6,083,492	15,711,549		-7.80		
Secured federal funds purchased	0	0	0	0				
Commercial paper	0	0	0	0				
Other borrowings w/remaining maturity of 1 year or less	7,881,881	6,136,431	8,682,885	14,419,727		28.44		
Other borrowings w/remaining maturity over 1 year	46,953,532	50,363,455	50,699,610	52,305,419		-6.77		
Brokered deposits < \$250K	0	0	0	0				
Noncore funding	60,076,352	62,184,125	65,465,987	82,436,695		-3.39		
Trading liabilities	14,166,378	8,697,990	8,779,785	6,707,049		62.87		
Subordinated notes and debentures + trust preferred securities.....	0	198,398	200,257	226,780		-100.00		
Other liabilities	20,994,881	20,452,210	23,221,912	27,366,375		2.65		
Total liabilities	95,237,611	91,532,723	97,667,941	116,736,899		4.05		
Equity Capital								
Perpetual preferred stock (including surplus).....	550,000	550,000	550,000	550,000		0.00		
Common stock	0	0	0	0				
Common surplus.....	35,283,353	35,079,522	34,967,371	35,064,116		0.58		
Retained earnings.....	-12,366,456	-12,197,847	-11,118,003	-10,910,458				
Accumulated other comprehensive income	-273,848	-258,482	-113,175	-162,687				
Other equity capital components	0	0	0	0				
Total holding company equity capital.....	23,193,049	23,173,193	24,286,193	24,540,971		0.09		
Noncontrolling (minority) interest in subsidiaries	59,563	60,129	79,727	123,527		-0.94		
Total equity capital, including minority interest	23,252,612	23,233,322	24,365,920	24,664,498		0.08		
Total liabilities and capital	118,490,223	114,766,045	122,033,861	141,401,397		3.25		
Memoranda								
Non-interest-bearing deposits.....	0	0	0	0				
Interest-bearing deposits.....	0	0	0	0				
Total deposits	0	0	0	0				
Long-term debt that reprices within 1 year	45,417,803	48,156,395	49,607,993	50,669,738		-5.69		
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	23,173,192	24,286,193	24,540,971	24,777,772				
Accounting restatements.....	-2,576	-25,372	-306,332	72,860				
Net income.....	537,766	-219,118	398,787	-2,346,679				
Net sale of new perpetual preferred stock.....	0	0	0	0				
Net sale of new common stock.....	0	0	0	94,400				
Sale of treasury stock	0	0	0	0				
Less: Purchase of treasury stock.....	0	0	0	0				
Changes incident to business combinations.....	0	0	0	0				
Less: Dividends declared	703,800	900,000	300,000	0				
Change in other comprehensive income	-15,366	-80,663	49,512	-43,579				
Changes in debit to ESOP liability.....	0	0	0	0				
Other adjustments to equity capital.....	203,833	112,153	-96,745	1,986,197				
Holding company equity capital, ending balance	23,193,049	23,173,193	24,286,193	24,540,971				

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	1.33	36.22	3	0.98	37.78	3	0.87	37.19	5	0.28	35.54	4			
Commercial and industrial loans	0.02	13.52	1	0.04	12.02	2	0.05	12.85	2	0	12.62	1			
Loans to individuals	0.04	3.40	9	0.05	4.20	7	0.05	4.31	5	0.05	4.47	5			
Loans to depository institutions and acceptances of other banks	0.27	0.03	90	0.46	0.04	92	0.47	0.05	90	0.38	0.06	89			
Agricultural loans.....	0	0.19	11	0	0.24	11	0	0.30	12	0	0.21	13			
Other loans and leases.....	10.01	4.63	84	9.52	5.01	83	11.12	5	89	8.93	5.10	80			
Net loans and leases.....	11.63	61.58	2	11	63.77	2	12.51	63.98	2	9.59	62.73	1			
Debt securities over 1 year.....	0	15.55	0	0	14.60	1	0	14.63	1	0	14.83	1			
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.06	12	0	0.06	11			
Subtotal	11.63	78.16	0	11	79.65	0	12.51	79.97	1	9.59	79.31	1			
Interest-bearing bank balances	4.94	7.51	34	9.05	3.06	91	7.93	3.04	89	7.39	3.46	84			
Federal funds sold and reverse repos.....	29.94	0.82	97	24.19	1.57	96	29.61	1.66	96	42.13	1.81	97			
Debt securities 1 year or less	0	1.68	1	0	1.91	0	0	1.96	1	0	1.86	1			
Trading assets	34.21	1.01	98	32.66	1.19	98	25.39	1.33	97	18.72	1.34	96			
Total earning assets.....	80.72	91.05	2	76.90	89.53	2	75.44	89.74	0	77.83	89.84	1			
Non-interest cash and due from depository institutions.....	0.63	1.07	16	0.90	1.14	30	0.71	1.21	16	0.74	1.22	17			
Other real estate owned.....	0.01	0.02	53	0.02	0.03	46	0.02	0.04	42	0.02	0.05	40			
All other assets.....	18.66	7.82	97	22.20	9.27	97	23.85	8.98	99	21.43	8.86	98			
Memoranda															
Short-term investments	34.88	11.17	94	33.24	7.63	93	37.54	7.80	93	49.52	8.69	97			
U.S. Treasury securities.....	0	0.84	17	0	1.03	11	0	1.04	14	0	1.02	12			
US agency securities (excluding mortgage-backed securities)	0	0.63	11	0	0.54	13	0	0.69	10	0	0.75	11			
Municipal securities	0	1.69	8	0	1.34	7	0	1.62	7	0	1.60	5			
Mortgage-backed securities	0	11.75	1	0	11.44	1	0	11.13	1	0	11.06	1			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25			
Other debt securities	0	0.42	10	0	0.39	9	0	0.41	9	0	0.38	10			
Loans held-for-sale.....	1.16	0.52	81	0.88	0.39	80	0.92	0.30	87	0.28	0.33	59			
Loans held for investment	10.52	61.72	1	10.16	63.50	1	11.63	63.93	2	9.35	62.63	1			
Real estate loans secured by 1–4 family	0.49	11.91	5	0.15	13.29	6	0.17	13.46	5	0.18	13.44	5			
Revolving	0	1.66	3	0	2.07	3	0	2.27	3	0	2.40	3			
Closed-end, secured by first liens	0.49	9.81	6	0.15	10.69	6	0.17	10.57	5	0.18	10.35	6			
Closed-end, secured by junior liens	0.01	0.22	11	0	0.28	7	0	0.31	6	0	0.34	9			
Commercial real estate loans	0.83	22.22	6	0.83	22.23	7	0.70	21.58	8	0.10	19.88	7			
Construction and land development.....	0	3.40	3	0	3.44	3	0	3.51	3	0	3.25	4			
Multifamily.....	0	3.12	1	0	3.01	2	0	2.72	2	0	2.54	3			
Nonfarm nonresidential	0.83	14.72	8	0.83	14.69	10	0.70	14.44	10	0.10	13.30	8			
Real estate loans secured by farmland.....	0	0.33	8	0	0.36	9	0	0.41	9	0	0.32	11			

Loan Mix and Analysis of Concentrations of Credit

Loan Mix, Percent of Gross Loans and Leases	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	11.36	57.15	5	8.89	57.46	4	6.94	56.49	5	2.91	54.84	6			
Real estate loans	4.23	19.43	10	1.40	20.75	9	1.34	21.10	6	1.91	21.45	8			
Real estate loans secured by 1–4 family.....	0	2.64	3	0	3.15	3	0	3.50	3	0	3.77	3			
Revolving	4.23	16.59	12	1.40	17.39	9	1.34	17.39	8	1.91	17.41	9			
Closed-end.....	7.13	34.63	8	7.49	33.52	11	5.60	32.14	10	1	29.99	8			
Commercial real estate loans	0	5.26	3	0	5.09	3	0	5.20	3	0	4.90	4			
Construction and land development.....	0	0.93	5	0	0.94	7	0	1.02	6	0	0.89	7			
1–4 family.....	0	4.19	3	0	4.02	3	0	4.05	3	0	3.90	4			
Other	0	4.96	1	0	4.69	2	0	4.10	2	0	3.84	3			
Multifamily.....	7.13	22.93	13	7.49	22.15	15	5.60	21.40	12	1	20.03	9			
Nonfarm nonresidential	0.75	7.68	11	0	7.72	3	0	8.03	3	0	7.58	4			
Owner-occupied.....	6.38	14.95	20	7.49	14.34	25	5.60	13.38	21	1	12.45	10			
Other.....	0	0.54	8	0	0.55	9	0	0.63	9	0	0.51	11			
Real estate loans secured by farmland.....	2.30	0.06	96	4.15	0.11	96	3.75	0.12	96	3.94	0.17	96			
Loans to depository institutions and acceptances of other banks.....	0.21	22.17	2	0.33	19.53	3	0.37	20.32	3	0	20.53	1			
Commercial and industrial loans	0.36	6.13	16	0.46	7.13	14	0.40	7.36	13	0.48	7.61	18			
Loans to individuals	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19			
Credit card loans	0	0.32	11	0	0.37	11	0	0.46	12	0	0.33	13			
Other loans and leases.....	85.77	9.09	99	86.18	9.85	98	88.54	9.66	99	92.69	10.32	99			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	9.16	381.27	2	7.08	391.26	2	6.52	379.80	4	2.45	366.85	3			
Real estate loans secured by 1–4 family.....	3.41	125.03	3	1.11	138.18	4	1.26	137.84	4	1.60	138.55	4			
Revolving	0	17.42	2	0	21.26	2	0	23.33	2	0	25.05	3			
Closed-end.....	3.41	106.14	3	1.11	115.20	4	1.26	112.79	4	1.60	111.69	4			
Commercial real estate loans	5.75	234.65	4	5.97	229.44	6	5.26	219.72	6	0.84	204.45	6			
Construction and land development.....	0	35.62	2	0	34.95	2	0	35.36	2	0	32.91	3			
1–4 family.....	0	6.34	5	0	6.61	6	0	7.04	5	0	6.16	6			
Other	0	28.16	2	0	27.32	2	0	27.26	2	0	26.01	3			
Multifamily.....	0	32.74	1	0	31.04	2	0	27.85	2	0	25.95	2			
Nonfarm nonresidential	5.75	155.06	5	5.97	152.10	6	5.26	147.22	7	0.84	137.03	7			
Owner-occupied.....	0.61	52.37	8	0	53.07	3	0	54.89	3	0	51.62	4			
Other	5.14	100.54	6	5.97	97.41	7	5.26	91.80	9	0.84	84.09	8			
Real estate loans secured by farmland.....	0	3.44	8	0	3.60	8	0	4.02	9	0	3.31	10			
Loans to depository institutions and acceptances of other banks.....	1.86	0.28	89	3.30	0.44	89	3.52	0.54	88	3.32	0.68	87			
Commercial and industrial loans	0.17	139.91	1	0.26	122.02	2	0.35	128.82	2	0	126.55	1			
Loans to individuals	0.29	37.47	7	0.36	43.51	6	0.38	42.67	4	0.40	44.83	5			
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19			
Other loans and leases.....	69.17	49.54	68	68.62	52.44	67	83.12	51.79	73	78.02	52.78	72			
Supplemental															
Non-owner occupied CRE loans / Gross loans	6.39	27.32	8	7.51	26.45	10	5.61	24.79	10	1.02	23.09	9			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	5.15	183.76	4	5.98	178.57	6	5.27	167.93	6	0.86	156.17	5			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	5.76	240.85	4	5.98	236.10	5	5.27	225.98	5	0.86	210.40	5			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	242,058,328	264,904,603	328,665,752	1,064,279,320	
Interest rate contracts	149,840,028	174,906,133	263,848,966	981,672,146	
Foreign exchange contracts.....	6,686,610	6,906,510	5,853,897	6,229,555	
Equity, commodity, and other contracts	85,531,690	83,091,960	58,962,889	76,377,619	
Derivatives Position					
Futures and forwards	130,776,272	165,232,892	244,755,309	958,776,307	
Written options	10,955,049	5,125,284	10,123,403	8,833,002	
Exchange-traded.....	1,808,190	1,030,047	3,319,206	662,875	
Over-the-counter.....	9,146,859	4,095,237	6,804,197	8,170,127	
Purchased options	5,801,315	4,332,538	7,934,189	17,471,194	
Exchange-traded.....	1,759,653	1,699,535	6,735,226	11,710,874	
Over-the-counter.....	4,041,662	2,633,003	1,198,963	5,760,320	
Swaps	94,525,692	90,213,889	65,852,851	79,198,817	
Held for trading.....	241,789,121	264,622,877	328,620,960	1,064,234,594	
Interest rate contracts	149,615,547	174,669,133	263,848,966	981,672,146	
Foreign exchange contracts.....	6,686,610	6,906,510	5,853,897	6,229,555	
Equity, commodity, and other contracts	85,486,964	83,047,234	58,918,097	76,332,893	
Non-traded.....	269,207	281,726	44,792	44,726	
Interest rate contracts	224,481	237,000	0	0	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	44,726	44,726	44,792	44,726	
Derivative contracts (excluding futures and FX 14 days or less)	4,787,700,112	5,066,115,332	6,408,941,912	8,535,676,135	
One year or less	3,564,486,580	3,455,235,129	4,148,274,124	5,998,768,249	
Over 1 year to 5 years	1,210,837,223	1,598,048,674	2,241,309,591	2,488,110,562	
Over 5 years	12,376,309	12,831,529	19,358,197	48,797,324	
Gross negative fair value (absolute value)	9,340,897	3,010,316	3,842,930	3,733,280	
Gross positive fair value.....	5,883,999	2,932,254	4,028,425	2,999,633	
Held for trading.....	5,883,757	2,928,953	4,028,425	2,999,633	
Non-traded.....	242	3,301	0	0	
Current credit exposure on risk-based capital derivative contracts	6,230,507	2,930,662	2,358,023	2,092,878	
Credit losses on derivative contracts	0	0	142,690	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
	Percent of Notional Amount														
Interest rate contracts	61.90	94.10	7	66.03	93.44	8	80.28	92.91	18	92.24	92.20	33			
Foreign exchange contracts	2.76	3.49	69	2.61	3.20	67	1.78	3.39	68	0.59	3.53	51			
Equity, commodity, and other contracts	35.34	1.17	97	31.37	1.64	95	17.94	1.93	94	7.18	1.94	87			
Futures and forwards	54.03	14.05	92	62.37	13.49	95	74.47	12.78	94	90.09	13.23	97			
Written options	4.53	8.18	48	1.93	5.91	41	3.08	6.60	46	0.83	6.68	22			
Exchange-traded	0.75	0.14	88	0.39	0.15	87	1.01	0.23	86	0.06	0.27	80			
Over-the-counter	3.78	7.73	45	1.55	5.10	37	2.07	5.49	42	0.77	5.27	25			
Purchased options	2.40	3.42	61	1.64	4.42	54	2.41	4.19	56	1.64	4.73	47			
Exchange-traded	0.73	0.15	88	0.64	0.28	85	2.05	0.32	88	1.10	0.33	84			
Over-the-counter	1.67	2.86	60	0.99	3.35	55	0.36	3.20	51	0.54	3.32	47			
Swaps	39.05	68.76	20	34.06	69.75	15	20.04	70.34	13	7.44	68.94	11			
Held for trading	99.89	43.53	92	99.89	44.16	95	99.99	46.31	96	100	46.32	96			
Interest rate contracts	61.81	36.62	60	65.94	37.24	65	80.28	38.40	75	92.24	37.84	90			
Foreign exchange contracts	2.76	1.60	79	2.61	1.60	76	1.78	1.85	76	0.59	2.10	65			
Equity, commodity, and other contracts	35.32	0.68	98	31.35	0.83	98	17.93	1.14	97	7.17	1.01	91			
Non-traded	0.11	56.47	7	0.11	55.84	4	0.01	53.69	3	0	53.68	3			
Interest rate contracts	0.09	53.82	7	0.09	52.22	5	0	50.60	2	0	51.23	4			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
Equity, commodity, and other contracts	0.02	0.10	82	0.02	0.13	81	0.01	0.16	80	0	0.21	75			
Derivative contracts (excluding futures and forex 14 days or less)	1,977.91	91.48	98	1,912.43	93.86	96	1,949.99	94.47	97	802.01	95.63	97			
One year or less	1,472.57	32.05	99	1,304.33	32.17	97	1,262.16	32.51	97	563.65	31.96	97			
Over 1 year to 5 years	500.23	27.06	98	603.25	30.45	97	681.94	31.16	97	233.78	31.85	97			
Over 5 years	5.11	29.56	16	4.84	28.09	17	5.89	28.71	22	4.59	29.43	17			
Gross negative fair value (absolute value)	3.86	1.55	89	1.14	0.83	70	1.17	0.72	82	0.35	0.69	20			
Gross positive fair value	2.43	2.23	58	1.11	1.19	52	1.23	0.85	81	0.28	0.71	15			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.55	0.07	93	0.19	0.06	89	0.24	0.06	90	0.23	0.06	90			
Gross positive fair value (X)	0.34	0.09	90	0.18	0.07	89	0.25	0.06	90	0.19	0.06	87			
Held for trading (X)	0.34	0.07	90	0.18	0.06	89	0.25	0.05	91	0.19	0.05	88			
Non-traded (X)	0	0.02	9	0	0.01	20	0	0.01	2	0	0.01	4			
Current credit exposure (X)	0.36	0.06	93	0.18	0.05	89	0.14	0.04	89	0.13	0.04	88			
Credit losses on derivative contracts	0	0	43	0	0	45	0.88	0	99	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	7.67	0.85	95	4.70	0.73	91	3.84	0.53	90	3.19	0.53	88			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	51,597	51,174	59,111	57,967	
Gross losses	223	637	3,921	2,594	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	0	0	5,574	2,287	
Net losses	223	637	-1,653	307	
Provision for loan and lease losses	5,260	1,060	-9,590	1,450	
Adjustments	-1,151	0	0	0	
Ending balance	55,483	51,597	51,174	59,110	
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0	0.51	0	0	0.15	8	-0.01	0.14	7	0	0.16	11			
Provision for loan and lease losses / Average loans and leases	0.04	0.82	1	0.01	0.24	8	-0.07	0.24	4	0.01	0.28	12			
Provision for loan and lease losses / Net loan and lease losses	2,358.74	487.86	95	166.41	130.58	76	580.16	134.68	94	472.31	143.18	94			
Allowance for loan and lease losses / Total loans and leases not held for sale	0.45	1.58	3	0.44	0.83	15	0.36	0.90	10	0.45	0.98	13			
Allowance for loan and lease losses / Total loans and leases	0.40	1.55	2	0.41	0.81	14	0.33	0.89	5	0.43	0.96	13			
Allowance for loan and lease losses / Net loans and leases losses (X)	248.80	11.58	97	81	8.03	99		7.54		192.54	8.39	98			
Allowance for loan and lease losses / Nonaccrual assets	97.12	299.17	10	79.48	218.72	16	73.42	214.03	12	84.40	178.03	16			
All LL / 90+ days past due + nonaccrual loans and leases	41.99	244.34	3	56.23	151.73	13	51.52	160.51	11	50.62	136.22	12			
Gross loan and lease losses / Average loans and leases	0	0.34	2	0.01	0.28	2	0.03	0.30	6	0.01	0.33	4			
Recoveries / Average loans and leases	0	0.07	1	0	0.08	1	0.04	0.09	28	0.01	0.09	10			
Net losses / Average loans and leases	0	0.27	3	0.01	0.21	7	-0.01	0.22	7	0	0.24	6			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	0	33.98	1	0	36.22	2	214.88	41.30	95	10.84	33.49	12			
Earnings coverage of net loan and lease losses (X)	2,970.53	22.91	99	-34.90	24.40	5	-406.97	21.75	1	-2,419.24	19.67	0			
Net Loan and Lease Losses By Type															
Real estate loans	0	0.04	23	0	0.01	38	0	0.02	40	0	0.02	34			
Real estate loans secured by 1–4 family.....	0	0.01	46	0	0.01	42	0	0.01	35	0	0.03	28			
Revolving															0.09
Closed-end	0	0	48	0	0	45	0	0.01	44	0	0.02	36			
Commercial real estate loans	0	0.07	17	0	0.01	38	0	0.01	47	0	0.01	46			
Construction and land development															-0.02
1–4 family	0														
Other	0														0
Multifamily	0														-0.01
Nonfarm nonresidential	0	0.11	14	0	0.02	38	0	0.02	35	0	0.03	41			
Owner-occupied	0	0.02	26	0	0.01	45	0	0.01	34	0	0.01	43			
Other	0	0.08	24	0	0.01	40	0	0.01	44	0	0.01	44			
Real estate loans secured by farmland															0.01
Commercial and industrial loans	0	0.47	5	0	0.37	4	0	0.31	10		0.39				
Loans to individuals		1.13													1.25
Credit card loans	2.92														2.92
Agricultural loans		0.19													0.18
Loans to foreign governments and institutions		0													0
Other loans and leases	0	0.15	37	0.01	0.15	36	0	0.14	16	0.02	0.15	42			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019		12/31/2018		12/31/2017		12/31/2016						
30+ Days Past Due and Nonaccrual Assets														
30–89 days past due loans and leases	1,083		9,270		10,435		1,436							
90+ days past due loans and leases	74,992		26,846		29,633		46,729							
Nonaccrual loans and leases	57,127		64,917		69,700		70,037							
Total past due and nonaccrual loans and leases	133,202		101,033		109,768		118,202							
Restructured 30–89 days past due	0		0		0		0							
Restructured 90+ days past due	0		0		0		0							
Restructured nonaccrual	0		0		0		0							
Total restructured loans and leases	0		0		0		0							
30–89 days past due loans held for sale	1,083		9,270		10,435		1,436							
90+ days past due loans held for sale	67,872		25,218		27,975		41,871							
Nonaccrual loans held for sale	7,534		7,147		8,420		3,816							
Total past due and nonaccrual loans held for sale	76,489		41,635		46,830		47,123							
Restructured loans and leases in compliance	108		84		182		0							
Other real estate owned	15,340		18,760		24,433		30,035							
Other Assets														
30–89 days past due	0		0		0		0							
90+ days past due	0		0		0		0							
Nonaccrual	0		0		0		0							
Total other assets past due and nonaccrual	0		0		0		0							
Percent of Loans and Leases														
30–89 days past due loans and leases	0.01	0.39	0	0.07	0.43	9	0.07	0.44	6	0.01	0.47	1		
90+ days past due loans and leases	0.54	0.12	87	0.21	0.15	76	0.19	0.17	72	0.34	0.20	75		
Nonaccrual loans and leases	0.41	0.66	31	0.51	0.51	53	0.45	0.54	46	0.51	0.63	44		
90+ days past due and nonaccrual loans and leases	0.96	0.85	68	0.72	0.71	55	0.65	0.75	48	0.86	0.88	57		
30–89 days past due restructured	0	0.01	16	0	0.01	13	0	0.02	12	0	0.02	13		
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25		
Nonaccrual restructured	0	0.13	3	0	0.14	4	0	0.16	3	0	0.20	3		
30–89 days past due loans held for sale	0.01	0	89	0.07	0	96	0.07	0	95	0.01	0	88		
90+ days past due loans held for sale	0.49	0	98	0.20	0	97	0.18	0	97	0.31	0	97		
Nonaccrual loans held for sale	0.05	0.01	90	0.06	0	94	0.05	0	93	0.03	0	88		
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30–89 days past due assets	0.01	0.40	0	0.07	0.43	9	0.07	0.44	5	0.01	0.47	1		
90+ days past due assets	0.54	0.12	87	0.21	0.15	76	0.19	0.18	72	0.34	0.20	75		
Nonaccrual assets	0.41	0.67	31	0.51	0.53	52	0.45	0.57	45	0.51	0.64	43		
30+ days past due and nonaccrual assets	0.96	1.29	41	0.80	1.19	36	0.72	1.26	22	0.87	1.39	30		
Percent of Total Assets														
90+ days past due and nonaccrual assets	0.11	0.52	7	0.08	0.44	7	0.08	0.48	5	0.08	0.54	5		
90+ days past due and nonaccrual assets + other real estate owned	0.12	0.55	7	0.10	0.48	8	0.10	0.52	7	0.10	0.59	6		
Restructured and Nonaccrual Loans and Leases														
+ OREO as Percent of:														
Total assets	0.06	0.60	2	0.07	0.53	5	0.08	0.60	5	0.07	0.72	5		
Allowance for loan and lease losses	130.81	66.66	89	162.34	115.41	80	184.30	118.28	84	169.30	129.01	73		
Equity capital + allowance for loan and lease losses	0.31	4.97	2	0.36	4.28	4	0.39	4.79	5	0.41	5.78	4		
Tier 1 capital + allowance for loan and lease losses	0.42	6.05	1	0.53	5.65	3	0.58	6.16	4	0.62	7.35	4		
Loans and leases + other real estate owned	0.52	0.97	24	0.66	0.85	39	0.61	0.96	29	0.73	1.15	23		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.07	0.39	10	0.82	0.38	88	0.98	0.42	90	0.36	0.44	47			
	90+ days past due		4.32	0.16	97	2.24	0.16	95	2.61	0.22	95	10.60	0.26	98			
	Nonaccrual.....		0.04	0.76	4	0.04	0.46	5	0.13	0.57	11	0.37	0.69	29			
Commercial and industrial	30–89 days past due		0	0.23	3	0	0.31	2	0	0.30	2		0.32				
	90+ days past due		0	0.03	16	0	0.05	14	0	0.05	11		0.05				
	Nonaccrual.....		17.33	0.75	99	12.11	0.83	99	8.86	0.76	99		0.93				
Individuals	30–89 days past due		0	0.83	4	0	0.83	5	0	0.84	5	0	0.97	3			
	90+ days past due		0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15			
	Nonaccrual.....		100	0.28	99	100	0.17	99	100	0.23	99	100	0.24	99			
Depository institution loans	30–89 days past due		0	0	46	0	0	47	0	0	47	0	0	46			
	90+ days past due		0	0	46	0	0	49	0	0	47	0	0.05	44			
	Nonaccrual.....		0	0	47	0	0	48	0	0	48	0	0	47			
Agricultural	30–89 days past due			0.17			0.24			0.17			0.17				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.49			0.67			0.75			0.96				
Foreign governments	30–89 days past due			0			0.07			0.01			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.09			0.03			0.06			0.06				
Other loans and leases	30–89 days past due		0	0.18	15	0	0.20	14	0	0.17	12	0	0.20	12			
	90+ days past due		0.06	0.01	89	0.01	0.01	84	0.01	0.01	79	0.04	0.02	82			
	Nonaccrual.....		0.02	0.15	44	0.02	0.13	42	0.01	0.14	41	0.03	0.10	50			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			
		BHC	Peer # 1	Pct	BHC	Peer #	Pct										
Memoranda																	
1–4 family	30–89 days past due	0.19	0.65	12	5.23	0.67	98	5.08	0.71	98	0.55	0.74	42				
	90+ days past due	11.60	0.33	97	14.24	0.31	98	13.52	0.46	97	16.16	0.49	96				
	Nonaccrual	0.12	0.89	8	0.26	0.73	14	0.65	0.86	47	0.57	0.97	37				
Revolving	30–89 days past due		0.48			0.45			0.50			0.61					
	90+ days past due		0.03			0.05			0.05			0.07					
	Nonaccrual		1.13			1			1.17			1.17					
Closed-end	30–89 days past due	0.19	0.65	13	5.23	0.70	98	5.08	0.75	98	0.55	0.79	39				
	90+ days past due	11.60	0.38	97	14.24	0.35	98	13.52	0.53	97	16.16	0.57	96				
	Nonaccrual	0.12	0.87	9	0.26	0.70	19	0.65	0.84	43	0.57	0.96	37				
Junior lien	30–89 days past due	0	0.02	27	0.03	0.02	62	0	0.03	9	0	0.03	8				
	90+ days past due	0.03	0	96	0.11	0	99	0.10	0	97	0.13	0	99				
	Nonaccrual	0	0.04	6	0	0.04	8	0	0.06	6	0	0.07	8				
Commercial real estate	30–89 days past due	0	0.26	4	0	0.18	4	0	0.17	5	0	0.18	6				
	90+ days past due	0	0.02	55	0	0.03	19	0	0.03	20	0	0.04	16				
	Nonaccrual	0	0.62	2	0	0.23	5	0	0.28	4	0	0.34	4				
Construction and development	30–89 days past due		0.28			0.28			0.21			0.23					
	90+ days past due		0.01			0.02			0.02			0.03					
	Nonaccrual		0.41			0.20			0.19			0.24					
1–4 family	30–89 days past due		0.03			0.06			0.06			0.07					
	90+ days past due		0			0			0			0					
	Nonaccrual		0.03			0.02			0.02			0.03					
Other	30–89 days past due		0.22			0.20			0.13			0.13					
	90+ days past due		0			0.01			0.02			0.02					
	Nonaccrual		0.35			0.17			0.15			0.18					
Multifamily	30–89 days past due		0.09			0.08			0.10			0.07					
	90+ days past due		0			0			0.01			0.01					
	Nonaccrual		0.11			0.05			0.08			0.10					
Nonfarm non-residential	30–89 days past due	0	0.23	6	0	0.14	5	0	0.17	6	0	0.17	6				
	90+ days past due	0	0.02	59	0	0.03	22	0	0.03	21	0	0.04	20				
	Nonaccrual	0	0.80	2	0	0.28	5	0	0.30	5	0	0.38	5				
Owner Occupied	30–89 days past due	0	0.07	8	0	0.07	8	0	0.09	6	0	0.07	8				
	90+ days past due	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23				
	Nonaccrual	0	0.27	5	0	0.16	7	0	0.17	6	0	0.21	7				
Other	30–89 days past due	0	0.14	11	0	0.07	9	0	0.07	8	0	0.09	11				
	90+ days past due	0	0.01	71	0	0.01	30	0	0.01	31	0	0.02	25				
	Nonaccrual	0	0.44	5	0	0.10	9	0	0.13	7	0	0.14	8				
Farmland	30–89 days past due		0.11			0.23			0.25			0.27					
	90+ days past due		0			0.01			0.01			0.06					
	Nonaccrual		1.13			0.84			1.23			1.07					
Credit card	30–89 days past due		0.95			1.19			1.22			1.08					
	90+ days past due		0.63			0.78			0.73			0.75					
	Nonaccrual		0.05			0.11			0.09			0.08					

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016										
Common Equity Tier 1 Capital															
Common stock plus related surplus	35,283,353	35,079,522	34,967,371	35,064,116											
Retained earnings	-12,366,456	-12,197,847	-11,118,003	-10,910,458											
Accumulated other comprehensive income (AOCI)	-273,848	-258,482	-113,175	-162,687											
Common equity tier 1 minority interest	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	22,643,049	22,623,193	23,736,193	23,990,971											
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	6,325,374	6,662,903	7,216,444	7,834,474											
Accumulated other comprehensive income-related adjustments	-233,272	0	0	0											
Other deductions from common equity tier 1 capital	-19,972	-16,637	82,733	36,884											
Subtotal:	16,570,919	15,976,927	16,437,016	16,119,613											
Adjustments and deductions for common equity tier 1 capital	0	584,299	618,241	0											
Common equity tier 1 capital	16,570,919	15,392,628	15,818,775	16,119,613											
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	550,000	550,000	550,000	550,000											
Non-qualifying capital instruments	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0											
Additional tier 1 capital before deductions	550,000	550,000	550,000	550,000											
Less: Additional tier 1 capital deductions	22,590	72,048	101,293	541,603											
Additional tier 1 capital	527,410	477,952	448,707	8,397											
Tier 1 Capital	17,098,329	15,870,580	16,267,482	16,128,010											
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0											
Non-qualifying capital instruments	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	91,081	62,376	60,425	67,087											
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity			0	0											
Tier 2 capital before deductions	91,081	62,376	60,425	67,087											
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0											
Tier 2 capital	91,081	62,376	60,425	67,087											
Exited advanced approach tier 2 capital															
Total capital	17,189,410	15,932,956	16,327,907	16,195,097											
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	131,253,341	123,240,350	134,241,847	228,263,274											
Less: Deductions from common equity tier 1 capital	6,347,964	7,319,250	7,935,977	8,366,856											
Less: Other deductions	0	0	0	0											
Total assets for leverage ratio	124,905,377	115,921,100	126,305,870	219,896,418											
Total risk-weighted assets	81,215,115	62,289,633	61,393,556	65,698,981											
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	20.40	12.35	96	24.71	12.11	97	25.77	12.09	98	24.54	12.16	98			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	21.05	13.08	96	25.48	12.78	96	26.50	12.85	97	24.55	12.95	97			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	21.17	15.23	93	25.58	14.36	96	26.60	14.45	96	24.65	14.63	96			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	13.69	9.13	96	13.69	9.76	96	12.88	9.71	95	7.33	9.53	5			
Supplementary leverage ratio, advanced approaches HCs	12.06	8.72	89	12.10	7.41	94	11.26	7.31	94	6.58					

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change			
																1-Year	5-Year		
Insurance Activities																			
Total insurance underwriting assets.....			0			0			0			0							
Total property and casualty assets.....			0			0			0			0							
Reinsurance recoverables (P/C).....			0			0			0			0							
Total life and health assets.....			0			0			0			0							
Reinsurance recoverables (L/H).....			0			0			0			0							
Separate account assets (L/H).....			0			0			0			0							
Total insurance underwriting equity.....			0			0			0			0							
Total property and casualty equity.....			0			0			0			0							
Total life and health equity.....			0			0			0			0							
Total insurance underwriting net income.....			0			0			0			0							
Total property and casualty.....			0			0			0			0							
Total life and health.....			0			0			0			0							
Claims and claims adjusted expense reserves (P/C).....			0			0			0			0							
Unearned premiums (P/C).....			0			0			0			0							
Policyholder benefit and contractholder funds (L/H).....			0			0			0			0							
Separate account liabilities (L/H).....			0			0			0			0							
Insurance activities revenue.....			0			0			0			0							
Other insurance activities income.....			0			0			0			0							
Insurance and reinsurance underwriting income.....			0			0			0			0							
Premiums.....			0			0			0			0							
Credit related insurance underwriting.....			0			0			0			0							
Other insurance underwriting.....			0			0			0			0							
Insurance benefits, losses, expenses.....			0			0			0			0							
Net assets of insurance underwriting subsidiaries.....			0			0			0			0							
Life insurance assets.....			439,598			456,068			404,342			405,433					-3.61		
					12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
					BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios																			
Insurance underwriting assets / Consolidated assets.....			0		0	39		0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets.....			53.67					51.47			56.12			52.23					
Insurance underwriting assets (L/H) / Total insurance underwriting assets.....			46.33					48.53			43.88			47.77					
Separate account assets (L/H) / Total life assets.....			11.24					7.26			8.53			2.52					
Insurance activities revenue / Adjusted operating income.....			0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9					
Premium income / Insurance activities revenue.....			2.84				7.32			4.86			4.64						
Credit related premium income / Total premium income.....			38.23				34.91			44.54			43.04						
Other premium income / Total premium income.....			61.77				65.09			55.46			56.96						
Insurance underwriting net income / Consolidated net income.....			0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43					
Insurance net income (P/C) / Equity (P/C).....			15.59				19.86			15.64			5.74						
Insurance net income (L/H) / Equity (L/H).....			3.62				5.13			1.99			-2.99						
Insurance benefits, losses, expenses / Insurance premiums.....			447.82				233.61			160.49			127.33						
Reinsurance recovery (P/C) / Total assets (P/C).....			0.07				0.15			0.17			0.48						
Reinsurance recovery (L/H) / Total assets (L/H).....			0				0.15			2.31			0						
Net assets of insurance underwriting subsidiaries / Consolidated assets.....			0	0	44	0	0	42	0	0	42	0	0	41					
Life insurance assets / Tier 1 capital + allowance for loan and lease losses.....			2.56	11.03	20	2.86	11.51	21	2.48	10.22	21	2.50	9.84	23					
Broker-Dealer Activities																			
Net assets of broker-dealer subsidiaries (\$000)			0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32					
Net assets of broker-dealer subsidiaries / Consolidated assets			0																

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	320,890	528,367	577,145	536,087	
Real estate loans.....	2,643	2,643	2,643	2,643	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	318,247	525,724	574,502	533,444	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	167,586	167,339	175,478	180,290	
Total selected foreign assets	488,476	695,706	752,623	716,377	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	63	0	1.25	31	0	1.17	30	0	1.08	28			
Cost: Interest-bearing deposits.....		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....	-39.27	-2.40	10	-8.45	22.48	32	7.66	7.24	54	-93.47	21.19	1			
Total selected assets.....	-29.79	2.04	13	-7.56	12.40	37	5.06	3.24	58	-91.46	21.86	1			
Deposits		3.46			10.36			5			-0.77				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		16,242,176	16,145,965	15,881,136	16,489,285		0.60	
1–4 family residential loans.....		16,217,900	16,070,102	15,745,597	16,355,397		0.92	
Home equity lines.....		9,398	13,604	22,624	31,094		-30.92	
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans.....		8,274	57,229	110,985	102,794		-85.54	
All other loans and leases.....		6,604	5,030	1,930	0		31.29	
Retained credit exposure.....		111,985	194,441	102,364	252,372		-42.41	
1–4 family residential loans.....		101,582	133,059	10,554			-23.66	
Home equity lines.....		0	0	0				
Credit card receivables.....		0	0	0				
Auto loans.....		0	0	0				
Commercial and industrial loans.....		8,132	57,321	89,881				
All other loans and leases.....		2,271	4,061	1,929			-44.08	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016		
Securitization activities.....		13.71	14.07	13.01	11.66			
1–4 family residential loans.....		13.69	14	12.90	11.57			
Home equity lines.....		0.01	0.01	0.02	0.02			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0.01	0.05	0.09	0.07			
All other loans and leases		0.01	0	0	0			
Asset-backed commercial paper conduits		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016		
1–4 family residential loans		55.87	56.37	51.12	55.17			
Home equity lines		0.03	0.05	0.07	0.10			
Credit card receivables.....		0	0	0	0			
Auto loans and other consumer loans		0.16	0.20	0.20	0.22			
Commercial and industrial loans		0.12	0.34	0.54	0.34			
All other loans and leases		43.81	43.04	48.07	44.17			

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0.69	1.20	0.64			
1–4 family residential loans.....	0.63	0.83	0.07			
Home equity lines.....	0	0	0			
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....	98.28	100.16	80.98			
All other loans and leases.....	34.39	80.74	99.95			
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0		
Home equity lines.....	0	0	0	0		
Credit card receivables.....						
Commercial and industrial loans	0	0	0	0		
Percent of Tier 1 Capital						
Total retained credit exposure.....	0.65	1.23	0.63	1.56		
Total retained credit exposure and asset sale credit exposure	6.99	8.70	5.88	6.57		
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change
30–89 Days Past Due Securitized Assets						1-Year
1–4 family residential loans	2,019,004	1,460,615	993,244	1,183,109		38.23
Home equity lines.....	451	1,477	471	929		-69.47
Credit card receivables.....	0	0	0	0		
Auto loans	0	0	0	0		
Commcial and industrial loans	3	0	23	422		
All other loans and leases.....	229	233	75	0		-1.72
Total 30–89 days past due securitized assets.....	2,019,687	1,462,325	993,813	1,184,460		38.11
90+ Days Past Due Securitized Assets						5-Year
1–4 family residential loans	2,324,549	947,827	1,120,649	1,468,801		145.25
Home equity lines.....	1,640	1,030	1,787	1,016		59.22
Credit card receivables.....	0	0	0	0		
Auto loans	0	0	0	0		
Commercial and industrial loans	180	470	8,365	4,116		-61.70
All other loans and leases.....	108	186	23	0		
Total 90+ days past due securitized assets	2,326,477	949,513	1,130,824	1,473,933		145.02
Total past due securitized assets.....	4,346,164	2,411,838	2,124,637	2,658,393		80.20
Net Losses on Securitized Assets						
1–4 family residential loans	1,806	3,289	7,983	3,390		-45.09
Home equity lines.....	0	0	0	0		
Credit card receivables.....	0	0	0	0		
Auto loans	0	0	0	0		
Commercial and industrial loans	0	0	0	0		
All other loans and leases.....	0	0	0	0		
Total net losses on securitized assets.....	1,806	3,289	7,983	3,390		-45.09

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	12.45	9.09	6.31	7.23	
Home equity lines	4.80	10.86	2.08	2.99	
Credit card receivables					
Auto loans					
Commercial and industrial loans	0.04	0	0.02	0.41	
All other loans and leases	3.47	4.63	3.89		
Total 30–89 days past due securitized assets	12.43	9.06	6.26	7.18	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	14.33	5.90	7.12	8.98	
Home equity lines	17.45	7.57	7.90	3.27	
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans	2.18	0.82	7.54	4	
All other loans and leases	1.64	3.70	1.19		
Total 90+ days past due securitized assets	14.32	5.88	7.12	8.94	
Total past due securitized assets percent of securitized assets	26.76	14.94	13.38	16.12	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.01	0.02	0.05	0.02	
Home equity lines	0	0	0	0	
Credit card receivables					
Auto loans					
Commercial and industrial loans	0	0	0	0	
All other loans and leases	0	0	0		
Total net losses on securitized assets	0.01	0.02	0.05	0.02	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	12.02	9.05	6.29	7.13	
Home equity lines	4.80	10.86	2.08	2.99	
Credit card receivables					
Commercial and industrial loans	0.01	0	0.01	0.41	
All other loans and leases	0	0	0	0	
Total managed loans past due 30–89 days	6.72	5.11	3.22	3.94	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	14.24	5.99	7.20	9.09	
Home equity lines	17.45	7.57	7.90	3.27	
Credit card receivables					
Commercial and industrial loans	0.48	0.48	4.97	4	
All other loans and leases	0.05	0.01	0.01	0.04	
Total managed loans past due 90+ days	7.98	3.39	3.72	5.05	
Total Past Due Managed Assets	14.70	8.49	6.94	8.99	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01	0.02	0.05	0.02	
Home equity lines	0	0	0	0	
Credit card receivables					
Commercial and industrial loans	0	0	0	0	
All other loans and leases	0	0.01	-0.01	0	
Net Losses on Managed Assets Percent of Total Managed Assets	0.01	0.01	0.02	0.01	

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change
		1-Year	5-Year				
Operating Income							
Income from bank subsidiaries							
Dividends							
Interest							
Management and service fees							
Other income							
Income from nonbank subsidiaries	770,713	1,670,888	1,676,603	1,386,554			-53.87
Dividends	0	0	0	0			
Interest	770,713	1,670,888	1,676,603	1,396,049			-53.87
Management and service fees	0	0	0	0			
Other income	0	0	0	-9,495			
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	770,713	1,670,888	1,676,603	1,386,554			-53.87
Securities gains (losses)	0	0	0	0			
Other operating income	7,859	21,235	14,235	-131,719			-62.99
Total operating income	778,572	1,692,123	1,690,838	1,254,835			-53.99
Operating Expenses							
Personnel expenses	792	979	-3,576	477			-19.10
Interest expense	690,017	1,597,960	1,598,957	1,632,745			-56.82
Other expenses	208,851	578,850	456,848	471,349			-63.92
Provision for loan and lease losses	66	0	0	0			
Total operating expenses	899,726	2,177,789	2,052,229	2,104,571			-58.69
Income (loss) before taxes	-121,154	-485,666	-361,391	-849,736			
Applicable income taxes (credit)	-13,025	27,580	16,424	1,629,976			
Extraordinary items				0			
Income before undistributed income of subsidiaries	-108,129	-513,246	-377,815	-2,479,712			
Equity in undistributed income of subsidiaries	645,895	294,128	776,602	133,033			119.60
Bank subsidiaries							
Nonbank subsidiaries	645,895	294,128	776,602	133,033			119.60
Subsidiary holding companies							
Net income (loss)	537,766	-219,118	398,787	-2,346,679			
Memoranda							
Bank net income	0	0	0	0			
Nonbank net income	645,895	294,128	776,602	133,033			119.60
Subsidiary holding companies' net income	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	1-Year	5-Year	
Assets										
Investment in bank subsidiaries		0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		73,290,100	97.63	68,553,645	96.06	72,871,976	97.05	78,282,719		6.91
Common and preferred stock		17,965,073	23.93	17,187,903	24.09	16,887,654	22.49	15,716,597		4.52
Excess cost over fair value		4,545,071	6.05	4,710,446	6.60	5,178,896	6.90	5,551,546		-3.51
Loans, advances, notes, and bonds		47,008,692	62.62	42,618,445	59.72	46,098,620	61.39	52,559,703		10.30
Other receivables		3,771,264	5.02	4,036,851	5.66	4,706,806	6.27	4,454,873		-6.58
Investment in subsidiary holding companies		0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases		0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		0	0	0	0	0	0	0		
Cash and due from unrelated depository institution		0	0	880,433	1.23	74,717	0.10	541,850		-100.00
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0		
Other assets		1,780,177	2.37	1,928,087	2.70	2,143,948	2.86	2,928,485		-7.67
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0		
Total assets		75,070,277	100.00	71,362,165	100.00	75,090,641	100.00	81,753,054		5.20
Liabilities and Capital										
Deposits		0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0		
Other borrowings 1 year or less		5,512,643	7.34	2,313,025	3.24	2,564,689	3.42	7,143,174		138.33
Borrowings with maturity over 1 year		39,400,000	52.48	38,700,000	54.23	40,400,000	53.80	42,475,458		1.81
Subordinated notes and debentures		0	0	0	0	0	0	5,230		
Other liabilities		30,816	0.04	65,206	0.09	55,255	0.07	103,611		-52.74
Balance due to subsidiaries and related institutions		6,933,769	9.24	7,110,742	9.96	7,784,505	10.37	7,484,610		-2.49
Total liabilities		51,877,228	69.10	48,188,973	67.53	50,804,449	67.66	57,212,083		7.65
Equity Capital		23,193,049	30.90	23,173,192	32.47	24,286,192	32.34	24,540,971		0.09
Perpetual preferred stock (income surplus)		550,000	0.73	550,000	0.77	550,000	0.73	550,000		0.00
Common stock		0	0	0	0	0	0	0		
Common surplus		35,283,353	47	35,079,522	49.16	34,967,371	46.57	35,064,116		0.58
Retained earnings		-12,366,456	-16.47	-12,197,848	-17.09	-11,118,004	-14.81	-10,910,458		
Accumulated other comprehensive income		-273,848	-0.36	-258,482	-0.36	-113,175	-0.15	-162,687		
Other equity capital components		0	0	0	0	0	0	0		
Total liabilities and equity capital		75,070,277	100.00	71,362,165	100.00	75,090,641	100.00	81,753,054		5.20
Memoranda										
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		3,333,265	4.44	3,276,867	4.59	3,608,019	4.80	3,079,232		1.72
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	5,230		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	79,600	0.11	79,600	0.11	0		-100.00

